

Fill in this information to identify the case:Debtor 1: MARIE ELAINE BURNS

Debtor 2:

(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PennsylvaniaCase number: 21-00230**Official Form 410S1****Chapter 13****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: THE BANK OF NEW YORK MELLON,
F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR
REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED
CERTIFICATES, SERIES 2005-13,

Court claim no. (if known): 11-1

Last four digits of any number
you use to identify the debtor's
account:

1112Date of payment change: 06/01/2021

Must be at least 21 days after
date of this notice

New total payment: \$1,697.63
Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? No

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.
If a statement is not attached, explain why:

Current Escrow Payment:

New Escrow Payment:

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.
If a notice is not attached, explain why:

Current Interest Rate: 8.250New Interest Rate: 8.250Current principal and interest payment: \$1,281.22New principal and interest payment: \$1,281.21**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: MARIE ELAINE BURNS

Case number (if known): 21-00230

Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Diane Tran

Signature

Date: May 07, 2021

Print: Diane Tran

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 1425 Greenway Drive, Suite 250
Irving, TX 75038

Contact Phone:

Email: dtran@ursusholdings.com

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF Pennsylvania**

In Re:

Case No. 21-00230

MARIE ELAINE BURNS

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I hereby certify that on 05/07/2021, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Diane Tran

THE BANK OF NEW YORK MELLON, F/K/A
THE BANK OF NEW YORK AS TRUSTEE FOR
REGISTERED HOLDERS OF CWABS, INC.,
ASSET-BACKED CERTIFICATES, SERIES
2005-13
1425 Greenway Drive, Suite 250
Irving, TX 75038

Debtor

MARIE ELAINE BURNS

221 SYCAMORE TRAIL
DELTA, PA 17314

Debtor's Counsel

Paul Donald Murphy-Ahles Dethlefs Pykosh & Murphy
2132 Market Street
Camp Hill, PA 17011

Trustee

Jack N Zaharopoulos (Trustee) Standing Chapter 13

Trustee

8125 ADAMS DRIVE SUITE A,
HUMMELSTOWN, PA 17036

U.S. Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

P.O. Box 3489
Anaheim, CA 92803
(800) 561-4567

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MARIE BURNS
LAW OFFICES OF DAVID E OLES, LLC
5755 NORTHPOINT PARKWAY, STE 25
ALPHARETTA, GA 30022-1143



March 23, 2021

Re: Carrington Mortgage Services Loan #: [REDACTED]

CHANGES TO YOUR MORTGAGE INTEREST RATE AND PAYMENTS ON MAY 1, 2021

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6-month period during which your interest rate stayed the same. That period ends on May 1, 2021, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and (monthly) Payment	New Rate and (monthly) Payment
Interest Rate	8.25000%	8.25000%
Principal	\$375.91	\$378.49
Interest	\$905.31	\$902.72
Escrow (Taxes and Insurance)	\$416.42	\$416.42
Total (monthly) Payment	\$1,697.64	\$1,697.63 (due 06/01/21)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is SIX MONTH LIBOR and your margin is 7.25000%. The SIX MONTH LIBOR is published daily in THE WALL STREET JOURNAL.

Rate Limit(s): Your rate cannot go higher than 15.25000% over the life of the loan. Your rate can change every 6 months by no more than 1.50000% .

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the SIX MONTH LIBOR, your margin, index rounding nearest of 0.12500%, your loan balance of \$129,785.94, and your remaining loan term of 174 months.

Prepayment Penalty: None

For more information, inquires and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 3489, Anaheim, CA 92803, or calling 1.800.561.4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 AM to 8:00 PM, Eastern Standard Time, Monday through Friday. You may also visit our website at carringtonms.com.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

